

COPY

CIVIL COURT OF THE STATE OF NEW YORK  
QUEENS COUNTY

-----X  
NATASHA BERAN,

Plaintiff,

-against-

EXPERIAN,

Defendant.  
-----X

Index No: **29448**  
CV-029448-24/QU

SUMMONS

Basis of Venue:  
Plaintiff's Residence

Plaintiff's Address:  
14602 116th Ave.  
Jamaica, NY 11436

TO THE ABOVE-NAMED DEFENDANT:

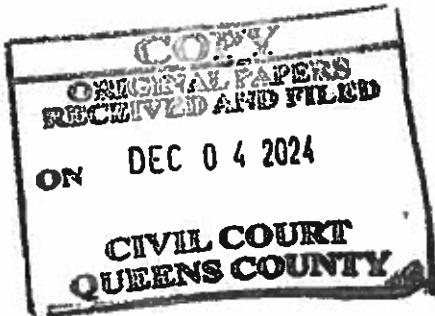
YOU ARE HEREBY SUMMONED to appear in the Civil Court of New York, County of Queens, at the office of said court at 89-17 Sutphin Blvd, Jamaica, NY, within the time provided by law as noted below and to file your answer to the annexed complaint with the Clerk. Upon your failure to answer, judgment will be taken against you for the sum demanded in the complaint, with interest and costs.

Dated: December 4, 2024  
New York, New York

Sincerely,



Pablo E. Bustos, Esq.  
Bustos & Associates, P.C.  
70 West 40th Street, 8<sup>th</sup> Floor  
New York, New York 10018  
[pbustos@bustosassociates.com](mailto:pbustos@bustosassociates.com)  
Phone: (212) 970-6727



TO: EXPERIAN  
701 Experian Parkway  
Allen TX 75013

NOTE : The law provides that : (a) If this summons is served by its delivery to you personally within the City of New York, you must appear and answer within TWENTY days after such service; or (b) If this summons is served by delivery to any person other than you personally, or is served outside of the City of New York, or by publication, or by any means other than personal delivery to you with the City of New York, you are allowed THIRTY days after proof of service thereof is filed with the Clerk of the Court within which to appear and answer.

CIVIL COURT OF THE STATE OF NEW YORK  
QUEENS COUNTY

-----X

NATASHA BERAN,

Index No.: CV-029448-24/QU

Plaintiff,

-against-

**COMPLAINT**

EXPERIAN,

Defendant.

-----X

Plaintiff NATASHA BERAN, ("Plaintiff"), by and through her attorneys, Bustos & Associates, P.C., as and for her Complaint against the Defendant EXPERIAN ("Defendant"), respectfully sets forth, complains and alleges, upon information and belief, the following:

**INTRODUCTION/PRELIMINARY STATEMENT**

1. Plaintiff brings this action on his own behalf for damages and declaratory and injunctive relief arising from the Defendant's violation(s) of: (i) §1681 *et seq. as amended*, of Title 15 of the United States Code, commonly referred to the Fair Credit Reporting Act ("FCRA").

**PARTIES**

2. Plaintiff NATASHA BERAN, is a resident of the State of New York, residing in Queens.

3. Defendant EXPERIAN is a TEXAS corporation and has a place of business at 701 Experian Parkway, Allen TX 75013.

4. The Defendant is regularly engaged in the business of assembling, evaluating, and disbursing information concerning consumers for the purpose of furnishing consumer reports, as defined in 15 USC §1681(d) to third parties.

### **JURISDICTION AND VENUE**

5. The Court has jurisdiction over this matter pursuant to 28 USC §1331, 1337 as well as 15 USC §1681p et seq. and 28 U.S.C. §2201. The Court also has pendent jurisdiction over the state law claims in this action pursuant to 28 U.S.C. §1367(a).

6. Venue is proper in this judicial district pursuant to 28 U.S.C. § 1391(b)(2).

### **FACTUAL ALLEGATIONS**

7. Plaintiff repeats, reiterates and incorporates the allegations contained in paragraphs numbered “1” through “6” herein with the same force and effect as if the same were set forth at length herein.

8. The Plaintiff obtained a copy of her credit report on June 3<sup>rd</sup>, 2024 and noticed several accounts reporting with inaccurate information. Based on this information the Plaintiff wrote a dispute letter dated June 3<sup>rd</sup>, 2024 and sent certified mail.

9. The dispute letter stated:

**Dear Experian**

**Regarding the following accounts:**

- **MACYS/CBNA ACCT#: 603534XXXXX**
- **WF/ BOBS FN ACCT#: 577442XXXXXXXX**
- **GM FINANCIAL ACCT#: 456988XXXXXXXX**
- **FREEDOM MORTGAGE CORP ACCT#: 125360XXXXXXXX**

- **HOMEBRIDGE FINANCIAL ACCT#: 11XXXXXXX**
- **HOMEBRIDGE FINANCIAL ACCT#: 300008XXXXX**
- **TRANSWORLD SYSTEMS INC ACCT#: 175142XXXX**
- **VANCE & HUFFMAN LLC ACCT#: MA 1757XXXXXXX**
- **PORTFOLIO RECOVERY ASSOC ACCT#: 517805XXXXX**
- **CAVALRY PORTFOLIO SERV ACCT#: 214643XXXXXX**

To whom this may concern, my name is Natasha Beran, date of birth 5/7/1975, social security 111-90-9238 for my verification. I am writing this dispute I have sent in multiple disputes within certified mail for tracking. I'm in shock that credit is so poor after all of my attempts to fix it. With my understanding that is clear violation and I plan to take legal action accordingly. Please do your due diligence and implement a proper investigation on my behalf. Just in case my ID is enclosed. Pursuant to the Fair Credit Reporting Act I will expect you to complete my verification within 30 days.

10. Experian failed to respond.

11. In response the Plaintiff sent a 2nd dispute letter by certified mail dated August 14<sup>th</sup>, 2024, by certified mail and stated the following:

**Dear Experian**

**I am writing to dispute the following information that appears on my Experian consumer report.**

• **MACYS/CBNA ACCT#: 603534XXXXX FOR \$368**

**- This report shows that I owed money to the company that I have already repaid; the current status of my account is not correct. The report shows that I am delinquent but I have made all of my payments and should not have a balance.**

• **WF/ BOBS FN ACCT#: 577442XXXXXXX FOR \$3258**

**- This report shows that I owed money to the company that I have already repaid; the current status of my account is not correct. The report shows that I am delinquent but I have**

made all of my payments and should not have a balance.

● **GM FINANCIAL ACCT#: 456988XXXXXX FOR LATE REMARKS**

- This report shows that I was late on my car payments on multiple occasions which is not correct; there should not be any late remarks as I always pay my debt in a timely fashion

● **FREEDOM MORTG CORP ACCT#: 125360XX FOR LATE REMARKS**

- This report shows that my last payment date was August 24, 2022 which is not accurate.

● **HOMEBRIDGE FINANCIAL ACCT#: 11XXXX FOR LATE REMARKS**

- This report shows that last payment date was in 12/2018 and the account was late 1/2019 and 2/2019 which is inaccurate

● **HOMEBRIDGE FINANCIAL ACCT#: 300008XX FOR LATE REMARKS**

- This report shows that the last payment was on 9/30/2019 and that the account closed on 04/2021 which is not accurate as the payment was in 04/2019

12. The Defendant again failed to respond.

13. The Plaintiff sent a third dispute letter with a request for a consumer statement to be added, by certified mail dated October 7<sup>th</sup>, 2024.

The letter stated:

**Dear Experian**

**Re: delete inaccurate information**

**My credit report was recently pulled and I realized there are a few errors on my fil**

**This is the second attempt to correct this inaccurate information. I am requesting that**

**you review and remove the following accounts as they are incomplete, inaccurate (amount owed to each account), PAST THE STATUTE OF LIMITATION REPORTING PERIOD AS WELL REPORTING INCORRECT WRITE OFF AMOUNTS AND LAST PAYMENT DATES, and or unverifiable.**

**I REQUESTED THIS ACCOUNT TO BE DELETED FROM MY CREDIT FILE DIRECTLY**

**FROM THE FURNISHER. IF THIS ACCOUNT IS NOT GOING TO BE DELETED, I AM REQUESTING THE FOLLOWING STATUTORY CONSUMER STATEMENT TO SHOW ON MY**

**CREDIT REPORT. IT SHOULD STATE THE FOLLOWING: "THE ACCOUNTS ARE REPORTING PAST THE STATUTE OF LIMITATION REPORTING PERIOD AS WELL REPORTING INCORRECT WRITE OFF AMOUNTS AND LAST PAYMENT DATES." If this**

**statement is not disclosed on my report, the account needs to be deleted immediately.**

**THE FOLLOWING ACCOUNTS:**

- **MACYS/CBNA ACCT#: 603534XXXXX FOR \$368**
- **WF/ BOBS FN ACCT#: 577442XXXXXXX FOR \$3258**
- **GM FINANCIAL ACCT#: 456988XXXXXX FOR LATE REMARKS**
- **FREEDOM MORTG CORP ACCT#: 125360XX FOR LATE REMARKS**
- **HOMEBRIDGE FINANCIAL ACCT#: 11XXXX FOR LATE REMARKS**
- **HOMEBRIDGE FINANCIAL ACCT#: 300008XX FOR LATE REMARKS**

**\*\*PLEASE NOTE\*\* I AM OPTING OUT OF RECEIVING CREDIT REPORT RESPONSES**

**ELECTRONICALLY. I MUST RECEIVE ALL CORRESPONDENCE VIA U.S. MAIL.**

**AS OF RIGHT NOW, PLEASE DO NOT ADD A FRAUD ALERT TO MY CREDIT FILE UNLESS I SPECIFICALLY REQUEST IT FROM YOU AND NOT FROM ANY OTHER CREDIT BUREAU(S).**

**I am also requesting a copy of my entire credit file for further reviews. I**

**requesting that you forward to me all documents you have concerning my file, not ju**

**my report. Please include all factual data forms, all notices of delinquencies and any**

**other items that my file might contain.**

14. The Defendant again failed to respond.

15. The Defendant violated the FCRA by failing to include the required consumer statement under 15 USC §1681i(a)(8)(b): Statement of dispute. If the reinvestigation does not resolve the dispute, the consumer may file a brief statement setting forth the nature of the dispute.

16. The Plaintiff pulled her credit report dated Nov. 29th, 2024, and the Defendant failed to include the consumer statement within the required 30 days, did not mark the accounts as disputed, and did not verify or delete any of the disputed tradelines contained in the three dispute letters. Further, Defendant failed to do a reasonable investigation or deleted the disputed tradelines within the 30 days required.

17. The Defendant thereby violated the Plaintiff's rights under the FCRA.

**FIRST CAUSE OF ACTION**  
**(Violations of the FCRA)**

18. Plaintiff repeats, reiterates and incorporates the allegations contained in paragraphs numbered "1" through "17" herein with the same force and effect as if the same were set forth at length herein.

19. 15 USC §1681i (a) Reinvestigations of disputed information

(1) Reinvestigation required

(A) In general

Subject to subsection (f) and except as provided in subsection (g), if the completeness or accuracy of any item of information contained in a consumer's file at a consumer reporting

agency is disputed by the consumer and the consumer notifies the agency directly, or indirectly through a reseller, of such dispute, the agency shall, free of charge, conduct a reasonable reinvestigation to determine whether the disputed information is inaccurate and record the current status of the disputed information, or delete the item from the file in accordance with paragraph (5), before the end of the 30-day period beginning on the date on which the agency receives the notice of the dispute from the consumer or reseller.

21. The Defendant violated 15 USC §1681i(a) by failing to properly investigate the disputed account and respond to the Plaintiff within the required 30 day period and further to delete the account within the required 30 days.

22. The Defendant violated Plaintiff's rights under 15 USC §1681e(b) by failing to establish and/or follow reasonable procedures to assure maximum possible accuracy of the information it reported to one or more third parties pertaining to the Plaintiff's credit report and credit files Defendant published and maintained. By failing to update the credit report, delete and/or remove the disputed accounts as the Plaintiff requested.

23. The Defendant violated the Plaintiff's rights under 15 USC §1681i (a)(8)(b) by failing to include the required consumer statement under 15 USC §1681i(a)(8)(b): Statement of dispute. If the reinvestigation does not resolve the dispute, the consumer may file a brief statement setting forth the nature of the dispute.

24. As a result, Defendant violated 15 USC §1681e (b), Plaintiff suffered actual damage, including but not limited to: loss of credit, damage to reputation, embarrassment, humiliation and other mental, physical and emotional distress.

25. The violations by the Defendant of 15 USC §1681e (b) were willful, rendering them liable for punitive damages in an amount to be determined by the Court pursuant to 15 USC §1681n.

26. Defendant is liable to the Plaintiff by reason of its violation of the FCRA in an amount to be determined by the trier of fact together with her reasonable attorney's fees pursuant to 15 USC §1681o.

27. Defendant prepared, compiled, issued, assembled, transferred, published, and otherwise reproduced consumer reports regarding the Plaintiff as that term is defined in 15 USC §1681i(a).

28. Such reports contained information about the Plaintiff that was false, misleading, and inaccurate.

29. The Defendant violated 15 USC §1681i(a) by failing to conduct a reasonable reinvestigation after receiving the Plaintiff's dispute to an Errant Trade line to determine whether the disputed information was inaccurate and record the current status of the disputed information by either updating or deleting the item from the Plaintiff's credit files.

30. As a result of the Defendant's violations of 15 USC §1681i (a), the Plaintiff suffered actual damages, including but not limited to: loss of credit, damage to reputation, embarrassment, humiliation and other mental, physical and emotional distress.

31. The violations by the Defendant of 15 USC §1681i (a) were willful, rendering them liable for punitive damages in an amount to be determined by the Court pursuant to 15 USC §1681n. In the alternative, the Defendants were negligent, which entitles Plaintiff to recovery under 15 USC §1681o.

32. As a result of the Defendant's violations of 15 USC §1681i (a)(1)(A), Plaintiff suffered actual damages, including but not limited to: loss of credit, damage to reputation, embarrassment, humiliation and other mental, physical and emotional distress.

33. The violations by the Defendant of 15 USC §1681i (a)(1)(A) were willful, rendering them liable for punitive damages in an amount to be determined by the Court pursuant to 15 USC §1681n. In the alternative, the Defendant was negligent, which entitles Plaintiff to recovery under 15 USC §1681o.

34. The Defendant violated 15 USC §1681i (a)(5)(A) by failing to promptly delete the disputed inaccurate items of information from Plaintiff's credit file or modify the item of information upon a lawful reinvestigation.

35. The Defendant violated the Plaintiff's rights under 15 USC §1681i (a)(8)(b) by failing to include the required consumer statement under 15 USC §1681i(a)(8)(b): Statement of dispute. If the reinvestigation does not resolve the dispute, the consumer may file a brief statement setting forth the nature of the dispute.

36. Plaintiff is entitled to recover actual damages, statutory damages, costs and attorney fees from the Defendant(s) in an amount to be determined by the Court pursuant to 15 USC §1681n and 15 USC §

37. **WHEREFORE**, Plaintiff demands judgment for actual, statutory, and punitive damages against Defendants, jointly and severally; for his attorneys' fees and costs, for prejudgment and post-judgment interest at the judgment rate, and such other relief the Court deems just and proper.

**DEMAND FOR TRIAL BY JURY**

38. Plaintiff hereby respectfully requests a trial by jury for all claims and issues in

its Complaint to which it is or may be entitled to a jury trial.

**PRAYER FOR RELIEF**

**WHEREFORE**, Plaintiff demands judgment from the Defendant:

A. For statutory, actual and punitive damages provided and pursuant to the FCRA, 15 U.S.C. 1681 § n (a)(1)(A), n (2), n (3); in the alternative for damages pursuant to negligence under 15 U.S.C. 1681 § o (a) (1)(2)

B. For attorneys' fees and costs provided and pursuant to 15 USC §1681n of the FCRA;

C. A Declaration that the Defendant's practices violated the FCRA and,

D. For any such other and further relief, as well as further costs, expenses and disbursements of this action, as this Court may deem just and proper.

Dated: New York, New York  
December 4, 2024

Respectfully submitted,

By: 

Pablo E. Bustos, Esq.  
Bustos & Associates, P.C.  
70 West 40th Street, 8th Floor  
New York, New York 10018  
pbustos@bustosassociates.com  
Phone: (212) 970-6727  
*Attorneys for the Plaintiff Netasha Beran*

**June 3, 2024**

**Natasha Beran  
14602 116th Ave  
Jamaica, NY 11436**

**Experian  
P.O. BOX 2002  
Allen, TX 75013**

**Dear Experian**

**Regarding the following accounts:**

- **MACYS/CBNA ACCT#: 603534XXXXX**
- **WF/ BOBS FN ACCT#: 577442XXXXXXXX**
- **GM FINANCIAL ACCT#: 456988XXXXXX**
- **FREEDOM MORTGAGE CORP ACCT#: 125360XXXXXXXX**
- **HOMEBRIDGE FINANCIAL ACCT#: 11XXXXXXXX**
- **HOMEBRIDGE FINANCIAL ACCT#: 300008XXXXX**
- **TRANSWORLD SYSTEMS INC ACCT#: 175142XXXX**
- **VANCE & HUFFMAN LLC ACCT#: MA 1757XXXXXXXX**
- **PORTFOLIO RECOVERY ASSOC ACCT#: 517805XXXXX**
- **CAVALRY PORTFOLIO SERV ACCT#: 214643XXXXXX**

**To whom this may concern, my name is Natasha Beran, date of birth 5/7/1975, social security [REDACTED] for my verification. I am writing this dispute to rectify and clarify my credit report as it has not been investigated even though I have sent in multiple disputes within certified mail for tracking. I'm in shock that my credit is so poor after all of my attempts to fix it. With my understanding that is a clear violation and I plan to take legal action accordingly. Please do your due diligence and implement a proper investigation on my behalf. Just in case my ID is enclosed. Pursuant to the Fair Credit Reporting Act I will expect you to complete the verification within thirty days.**

**Federal law requires that you provide mechanisms to ensure that each item on my credit report actually belongs to me. If the above items are inaccurate, misleading, or incomplete, you may have violated federal law. By the provisions of the Fair Credit Reporting Act, I demand that these items be investigated and removed from my report. It is my understanding that you will recheck these items with the creditor who posted them. Please remove any information that the creditor cannot verify. I also understand that under 15 U.S.C. Sec. 1681i(a), you must complete the reinvestigation within 30 days of the receipt of this letter.**

**Sincerely,**

**Natasha Beran**

August 14, 2024

Natasha Beran  
14602 116th Ave  
Jamaica, NY 11436

DATE OF BIRTH: 5/7/1975

SSN: [REDACTED]

Experian  
P.O. BOX 2002  
Allen, TX 75013

Dear Experian

I am writing to dispute the following information that appears on my Experian consumer report.

- **MACYS/CBNA ACCT#: 603534XXXXX FOR \$368**
  - This report shows that I owed money to the company that I have already repaid; the current status of my account is not correct. The report shows that I am delinquent but I have made all of my payments and should not have a balance.
- **WF/ BOBS FN ACCT#: 577442XXXXXXX FOR \$3258**
  - This report shows that I owed money to the company that I have already repaid; the current status of my account is not correct. The report shows that I am delinquent but I have made all of my payments and should not have a balance.
- **GM FINANCIAL ACCT#: 456988XXXXXX FOR LATE REMARKS**
  - This report shows that I was late on my car payments on multiple occasions which is not correct; there should not be any late remarks as I always pay my debt in a timely fashion
- **FREEDOM MORTG CORP ACCT#: 125360XX FOR LATE REMARKS**
  - This report shows that my last payment date was August 24, 2022 which is not accurate.
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  - This report shows that last payment date was in 12/2018 and the account was late 1/2019 and 2/2019 which is inaccurate
- **HOMEBRIDGE FINANCIAL ACCT#: 300008XX FOR LATE REMARKS**
  - This report shows that the last payment was on 9/30/2019 and that the account closed on 04/2021 which is not accurate as the payment was in 04/2019

Thank you for your assistance.

Sincerely,

Natasha Beran

October 7, 2024

Natasha Beran  
14602 116th Ave  
Jamaica, NY 11436

DATE OF BIRTH: 5/7/1975  
SSN: [REDACTED]

Experian  
P.O. BOX 2002  
Allen, TX 75013

Dear Experian

Re: delete inaccurate information

My credit report was recently pulled and I realized there are a few errors on my file. This is the second attempt to correct this inaccurate information. I am requesting that you review and remove the following accounts as they are incomplete, inaccurate (amount owed to each account), PAST THE STATUTE OF LIMITATION REPORTING PERIOD AS WELL REPORTING INCORRECT WRITE OFF AMOUNTS AND LAST PAYMENT DATES, and or unverifiable.

I REQUESTED THIS ACCOUNT TO BE DELETED FROM MY CREDIT FILE DIRECTLY FROM THE FURNISHER. IF THIS ACCOUNT IS NOT GOING TO BE DELETED, I AM REQUESTING THE FOLLOWING STATUTORY CONSUMER STATEMENT TO SHOW ON MY CREDIT REPORT. IT SHOULD STATE THE FOLLOWING: "THE ACCOUNTS ARE REPORTING PAST THE STATUTE OF LIMITATION REPORTING PERIOD AS WELL REPORTING INCORRECT WRITE OFF AMOUNTS AND LAST PAYMENT DATES." If this statement is not disclosed on my report, the account needs to be deleted immediately.

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**\*\*PLEASE NOTE\*\*** I AM OPTING OUT OF RECEIVING CREDIT REPORT RESPONSES ELECTRONICALLY. I MUST RECEIVE ALL CORRESPONDENCE VIA U.S. MAIL. AS OF RIGHT NOW, PLEASE DO NOT ADD A FRAUD ALERT TO MY CREDIT FILE UNLESS I SPECIFICALLY REQUEST IT FROM YOU AND NOT FROM ANY OTHER CREDIT BUREAU(S).

I am also requesting a copy of my entire credit file for further reviews. I am requesting that you forward me all documents you have concerning my file, not just

**my report. Please include all factual data forms, all notices of delinquencies and any other items that my file might contain.**

**Thank you for your assistance.**

**Sincerely,**

**Natasha Beran**

9589 0710 5270 0559 3524 73

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<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00
<input type="checkbox"/> Adult Signature Required	\$0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00

Postage

Total Postage and Fees

Sent To: **Experian**  
**P.O. Box 2002**  
**Allen TX 75013**

PS Form 3800, January 2023 PSN 7500-02-000-9017 See Reverse for instructions

9589 0710 5270 0557 9998 85

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**Allen, TX 75013**

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Extra Services & Fees (check box, add or subtract fee)

<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00
<input type="checkbox"/> Adult Signature Required	\$0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00

Postage \$0.73

Total Postage and Fees \$5.58

Sent To: **Experian**  
**P.O. Box 2002**  
**Allen TX 75013**

PS Form 3800, January 2023 PSN 7500-02-000-9017 See Reverse for instructions

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Extra Services & Fees (check box, add or subtract fee)

<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00
<input type="checkbox"/> Adult Signature Required	\$0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00

Postage

Total Postage and Fees

Sent To: **Experian**  
**P.O. Box 2002**  
**Allen TX 75013**

PS Form 3800, January 2023 PSN 7500-02-000-9017 See Reverse for instructions



Prepared For

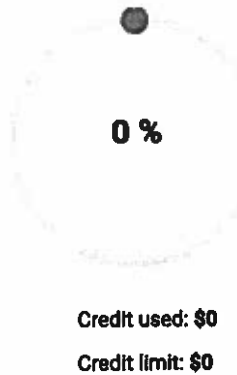
**NATASHA BERAN**

Personal &amp; confidential

Date generated: Jun 3, 2024

**At a glance****FICO® Score 8**
**503** FICO® SCORE 8  
 Experian data Jun 3, 2024
**Account summary**

Open accounts	0
Self-reported accounts	0
Accounts ever late	8
Closed accounts	0
Collections	4
Average account age	7 yrs 4 mos
Oldest account	9 yrs

**Overall credit usage****Debt summary**

Credit card and credit line debt	\$0
Self-reported account balance	\$0
Loan debt	\$0
Collections debt	\$7,408
<b>Total debt</b>	<b>\$7,408</b>



## Personal information

<b>Name</b>	<b>Addresses</b>	<b>Employers</b>
<b>NATASHA BERAN</b>	<b>14711 130TH AVE</b>	<b>GRACE PLAZA</b>
	<b>JAMAICA, NY 11436-2332</b>	
<b>Also known as</b>		<b>BLUE LABEL REALTY CORP</b>
<b>SANDY NATASHA BERAN</b>	<b>120 BEACH 26TH ST APT 806</b>	
	<b>FAR ROCKAWAY, NY 11691-</b>	
<b>NATASHA BERAN SANDY</b>	<b>2238</b>	
<b>Generational identifier</b>	<b>9402 VANDERVEER ST</b>	
<b>-</b>	<b>QUEENS VILLAGE, NY 11428-</b>	
	<b>1731</b>	
<b>Year of birth</b>		
<b>1975</b>		

### Personal statements

**No Statement(s) present at this time**



Prepared For NATASHA BERAN Date generated: Jun 3, 2024

## Open accounts

No open accounts reported.



## Closed accounts

### ACCEPTANCE NOW

Closed

#### Exceptional payment history

#### Account Info

Account name	ACCEPTANCE NOW	Balance	-
Account number	R09595XXXXXXXXXXXXXXXXXXXX	Balance updated	-
Original creditor	-	Original balance	\$5,867
Company sold	-	Monthly payment	-
Account type	Rental	Last Payment Date	May 06, 2016
Date opened	Nov 05, 2015	Terms	36 Months
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	May 2016		

#### \$ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	✓	✓	✓	✓	cls	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-	-	-	✓	✓

✓ Current / Terms met

cls Closed

- Data Unavailable

#### Contact info

Address 5501 HEADQUARTERS DR  
PLANO,  
TX 75024

Phone number (888) 672-2411

#### Comments

-



Prepared For NATASHA BERAN Date generated: Jun 3, 2024

**ACIMA DIGITAL FKA SIMP**

Closed

**Exceptional payment history****Account Info**

Account name	ACIMA DIGITAL FKA SIMP	Balance	-
Account number	112629XX	Balance updated	-
Original creditor	-	Original balance	\$1,975
Company sold	-	Monthly payment	-
Account type	Lease	Last Payment Date	Apr 28, 2023
Date opened	Apr 29, 2022	Terms	12 Months
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Apr 2023		

**\$ Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	cls	-	-	-	-	-	-	-	-
2022	-	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

cls closed

- Data Unavailable

**Contact Info**

Address 13907 S MINUTEMAN DR FL  
 DRAPER,  
 UT 84020

Phone number (801) 297-1982

**Comments**

-



Prepared For NATASHA BERAN Date generated: Jun 3, 2024

**CBNA****Closed****Exceptional payment history****Account info**

Account name	<b>CBNA</b>	Balance	-
Account number	<b>426937XXXXXXXXXX</b>	Balance updated	-
Original creditor	-	Credit limit	<b>\$500</b>
Company sold	-	Monthly payment	-
Account type	<b>Credit card</b>	Last Payment Date	<b>Nov 29, 2017</b>
Date opened	<b>Aug 29, 2017</b>	Highest balance	<b>\$586</b>
Open/closed	<b>Closed</b>	Terms	-
Status	<b>Paid, Closed/Never late.</b>	Responsibility	<b>Individual</b>
Status updated	<b>Nov 2018</b>	Your statement	-

**\$ Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	cls	✓
2017	-	-	-	-	-	-	-	-	✓	✓	✓	✓

✓ Current / Terms met

cls Closed

- Data Unavailable

**Contact info**

Address **50 NORTHWEST POINT  
ROAD ELK GROVE VILLAGE,  
IL 60007**

Phone number -

**Comments****Account closed at consumer's request**



Prepared For NATASHA BERAN Date generated: Jun 3, 2024

**COMENITYBANK/VICTORIA**

Closed

**Exceptional payment history** **Account info**

Account name	COMENITYBANK/VICTORIA	Balance	-
Account number	585637XXXXXXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$350
Company sold	-	Monthly payment	-
Account type	Charge Card	Last Payment Date	Oct 20, 2017
Date opened	Jun 24, 2015	Highest balance	\$364
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	May 2020	Your statement	-

**Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	ND	CLB	-	✓	-	✓	-	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	-	-	-	-	-	-	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

ND No data for this period

CLB Closed

- Data Unavailable

**Contact info**

Address **PO BOX 182789  
COLUMBUS,  
OH 43218**

Phone number -

**Comments**

Account closed at credit grantor's request



Prepared For NATASHA BERAN Date generated: Jun 3, 2024

**FREEDOM MORTGAGE CORP**

Closed

1 potentially negative month

**Account info**

Account name	<b>FREEDOM MORTGAGE CORP</b>	Balance	-
Account number	<b>125360XXX</b>	Balance updated	-
Original creditor	-	Original balance	<b>\$427,121</b>
Company sold	-	Monthly payment	-
Account type	<b>FHA Mortgage</b>	Last Payment Date	<b>Aug 24, 2022</b>
Date opened	<b>Mar 30, 2018</b>	Terms	<b>30 Years</b>
Open/closed	<b>Closed</b>	Responsibility	<b>Joint</b>
Status	<b>Paid, Closed.</b>	Your statement	-
Status updated	<b>Aug 2022</b>		

**\$ Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	180	180	180	180	180	180	180	R	-	-	-	-
2021	-	-	-	-	-	-	180	180	180	180	180	180

R Repossession

180 Past due 180 days

- Data Unavailable

**Contact info**

Address **951 W YAMATO RD STE 175  
BOCA RATON,  
FL 33431**

Phone number **(800) 220-3333**

**Comments**

-



Prepared For NATASHA BERAN Date generated: Jun 3, 2024

**GM FINANCIAL**

Closed

9 late payments

**Account Info**

Account name	<b>GM FINANCIAL</b>	Balance	-
Account number	<b>456988XXX</b>	Balance updated	-
Original creditor	<b>GM FINANCIAL</b>	Original balance	<b>\$27,698</b>
Company sold	-	Monthly payment	-
Account type	<b>Auto Loan</b>	Last Payment Date	<b>Jul 19, 2021</b>
Date opened	<b>Jun 06, 2015</b>	Terms	<b>74 Months</b>
Open/closed	<b>Closed</b>	Responsibility	<b>Joint</b>
Status	<b>Paid, Closed.</b>	Your statement	<b>**CONSUMER STATEMENT** ITEM IN DISPUTE BY CONSUMER</b>
Status updated	<b>Feb 2022</b>		

**\$ Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	CLS	-	-	-	-	-	✓	-	-	-	-
2021	✓	30	✓	30	30	30	30	✓	✓	✓	✓	✓
2020	✓	30	ND	ND	ND	ND	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	30	60	✓	✓	✓	✓	✓	✓	30
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

ND No data for this period

CLS Closed

30 Past due 30 days

60 Past due 60 days

- Data Unavailable

**Contact Info**

Address **PO BOX 181145**  
**ARLINGTON,**  
**TX 76096**

Phone number **(800) 284-2271**

**Comments**

-



Prepared For NATASHA BERAN Date generated: Jun 3, 2024

**HOMEBRIDGE FINANCIAL I**

Closed

3 late payments

**Account Info**

Account name	HOMEBRIDGE FINANCIAL I	Balance	-
Account number	11XXXX	Balance updated	-
Original creditor	-	Original balance	\$427,121
Company sold	-	Monthly payment	-
Account type	FHA Mortgage	Last Payment Date	Dec 01, 2018
Date opened	Mar 30, 2018	Terms	2 Years
Open/closed	Closed	Responsibility	Joint
Status	Transferred,closed.	Your statement	<b>**CONSUMER STATEMENT** ITEM IN DISPUTE BY CONSUMER</b>
Status updated	Feb 2019		

**Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	30	30	-	-	-	-	-	-	-	-	-	-
2018	-	-	-	-	✓	✓	✓	✓	30	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

- Data Unavailable

**Contact info**

Address **112 TOWNPARK DR NW STE  
3 KENNESAW,  
GA 30144**

Phone number **(678) 385-7600**

**Comments****Account closed due to transfer**



Prepared For NATASHA BERAN Date generated: Jun 3, 2024

**HOMEBRIDGE FINANCIAL S**

Closed

6 late payments

☒ **Account info**

Account name	HOMEBRIDGE FINANCIAL S	Balance	-
Account number	300008XXXXXX	Balance updated	-
Original creditor	-	Original balance	\$427,121
Company sold	-	Monthly payment	-
Account type	FHA Mortgage	Last Payment Date	Sep 30, 2019
Date opened	Mar 30, 2018	Terms	30 Years
Open/closed	Closed	Responsibility	Joint
Status	Transferred,closed.	Your statement	**CONSUMER STATEMENT** ITEM IN DISPUTE BY CONSUMER
Status updated	Apr 2021		

**\$ Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	180	180	180	180	-	-	-	-	-	-	-	-
2020	150	180	180	180	180	180	180	180	180	180	180	180
2019	-	-	-	✓	ND	30	60	60	90	ND	120	120

✓ Current / Terms met

ND No data for this period

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

180 Past due 180 days

- Data Unavailable

☒ **Contact info**

Address **PO BOX 77404 EWING,  
NJ 08628**

Phone number **(866) 913-2951**

☒ **Comments**

Transferred to another lender



Prepared For NATASHA BERAN Date generated: Jun 3, 2024

MACYS/CBNA

\$368

61 potentially negative months

Closed

### Account Info

Account name	MACYS/CBNA	Balance	\$368
Account number	603534XXXXXXXXXX	Balance updated	May 31, 2024
Original creditor	-	Credit limit	\$100
Company sold	-	Monthly payment	-
Account type	Charge Card	Last Payment Date	Oct 20, 2017
Date opened	Jul 23, 2015	Past due amount	\$368
Open/closed	Closed	Highest balance	\$1,082
Status	Account charged off. \$368 written off. \$368 past due as of May 2024.	Terms	-
		Responsibility	Individual
Status updated	Sep 2019	Your statement	**CONSUMER STATEMENT** ITEM IN DISPUTE BY CONSUMER

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	CO	CO	CO	CO	CO	-	-	-	-	-	-	-
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2020	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2019	✓	✓	30	60	90	120	150	180	CO	CO	CO	CO
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	-	-	-	-	-	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CO Charge off

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

180 Past due 180 days

- Data Unavailable

### Contact Info

Address PO BOX 8218 MASON,  
OH 45040

Phone number (800) 243-6552

### Comments

Account closed at credit grantor's request



Prepared For NATASHA BERAN Date generated: Jun 3, 2024

**TD BANK USA/TARGETCRED**

Closed

**Exceptional payment history****Account info**

Account name	TD BANK USA/TARGETCRED	Balance	-
Account number	585975XXXXXXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$800
Company sold	-	Monthly payment	-
Account type	Credit card	Last Payment Date	May 10, 2016
Date opened	Dec 10, 2015	Highest balance	\$300
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Jul 2017	Your statement	-

**\$ Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	✓	✓	✓	✓	cls	-	-	-	-	-
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

cls Closed

- Data Unavailable

**Contact info**

Address **PO BOX 673 MINNEAPOLIS,  
MN 55440**

Phone number **(888) 755-5856**

**Comments****Closed due to inactivity**



Prepared For NATASHA BERAN Date generated: Jun 3, 2024

WF/BOBS FN

\$3,258

51 potentially negative months

Closed

### Account Info

Account name	WF/BOBS FN	Balance	\$3,258
Account number	577442XXXXXXXXXX	Balance updated	Apr 30, 2024
Original creditor	-	Credit limit	\$2,800
Company sold	-	Monthly payment	-
Account type	Charge Card	Last Payment Date	Dec 10, 2018
Date opened	Nov 13, 2015	Past due amount	\$3,258
Open/closed	Closed	Highest balance	\$3,258
Status	Account charged off. \$3,258 written off. \$3,258 past due as of Apr 2024.	Terms	-
Status updated	Feb 2020	Responsibility	Individual
		Your statement	**CONSUMER STATEMENT** Y ITEM DISPUTED BY CONSUMER

### \$ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	CO	CO	CO	CO	-	-	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2020	-	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO

CO Charge off

- Data Unavailable

### Contact Info

Address PO BOX 393 MINNEAPOLIS,  
MN 55480

Phone number (800) 642-4720

### Comments

Account closed at credit grantor's request

Completed investigation of FCRA dispute - consumer disagrees



Prepared For NATASHA BERAN Data generated: Jun 3, 2024

## Collection accounts

### CAVALRY PORTFOLIO SERV

\$5,048

Original creditor: CITIBANK

#### Account info

Account name	CAVALRY PORTFOLIO SERV	Balance	\$5,048
Account number	214643XX	Balance updated	May 01, 2024
Original creditor	CITIBANK	Original balance	\$4,498
Company sold	-	Monthly payment	-
Account type	Collection	Past due amount	\$5,048
Date opened	Aug 23, 2019	Terms	1 Month
Status	Collection account. \$5,048 past due as of May 2024.	Responsibility	Individual
Status updated	Aug 2019	Your statement	-

#### \$ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	C	C	C	C	C	-	-	-	-	-	-	-
2023	C	C	C	C	C	C	C	C	C	C	C	C
2022	C	C	C	C	C	C	ND	C	C	C	C	C
2021	C	C	C	C	C	C	C	C	C	C	C	C
2020	C	C	C	C	C	C	C	C	C	C	C	C
2019	-	-	-	-	-	-	-	-	C	C	C	C

C Collection

ND No data for this period

• Data Unavailable

#### Contact Info

Address 1 AMERICAN LN STE 220  
GREENWICH,  
CT 06831

Phone number (800) 501-0909

#### Comments

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act)



Prepared For NATASHA BERAN Date generated: Jun 3, 2024

**PORTFOLIO RECOV ASSOC****\$434**

Original creditor: CAPITAL ONE BANK USA N.A.

**Account Info**

Account name	PORTFOLIO RECOV ASSOC	Balance	\$434
Account number	517805XXXXXXXXXX	Balance updated	May 13, 2024
Original creditor	CAPITAL ONE BANK USA N.A.	Original balance	\$434
Company sold	-	Monthly payment	-
Account type	Debt Buyer	Past due amount	\$434
Date opened	Nov 25, 2020	Terms	1 Month
Status	Collection account. \$434 past due as of May 2024.	Responsibility	Individual
Status updated	Nov 2020	Your statement	-

**\$ Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	C	C	C	C	C	-	-	-	-	-	-	-
2023	C	C	C	C	C	C	C	C	C	C	C	C
2022	C	C	C	C	C	C	C	C	C	C	C	C
2021	-	-	C	C	C	C	C	C	C	C	C	C

C Collection

- Data Unavailable

**Contact info**

Address **120 CORPORATE DRIVE  
NORFOLK,  
VA 23513**

Phone number **(757) 519-9300**

**Comments****Completed investigation of FCRA dispute - consumer disagrees**



Prepared For NATASHA BERAN Date generated: Jun 3, 2024

**TRANSWORLD SYSTEMS INC****\$1,639**

Original creditor: VERIZON

**Account Info**

Account name	TRANSWORLD SYSTEMS INC	Balance	\$1,639
Account number	175142XX	Balance updated	May 28, 2024
Original creditor	VERIZON	Original balance	\$1,639
Company sold	-	Monthly payment	-
Account type	Collection	Past due amount	\$1,639
Date opened	Jul 01, 2023	Terms	1 Month
Status	Collection account. \$1,639 past due as of May 2024.	Responsibility	Individual
Status updated	Jul 2023	Your statement	**CONSUMER STATEMENT** ITEM IN DISPUTE BY CONSUMER

**\$ Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	C	C	C	C	C	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	C	C	C

C Collection

- Data Unavailable

**Contact Info**

Address 500 VIRGINIA DR FT  
WASHINGTON,  
PA 19034

Phone number (847) 969-7955

**Comments**

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act)



Prepared For NATASHA BERAN Date generated: Jun 3, 2024

**VANCE & HUFFMAN LLC****\$287**

Original creditor: TEMPOE LLC

**Account info**

Account name	VANCE & HUFFMAN LLC	Balance	\$287
Account number	MA1757XX	Balance updated	May 20, 2024
Original creditor	TEMPOE LLC	Original balance	\$287
Company sold	-	Monthly payment	-
Account type	Collection	Terms	1 Month
Date opened	Dec 15, 2022	Responsibility	Individual
Status	Collection account.	Your statement	<b>**CONSUMER STATEMENT**</b> ITEM IN DISPUTE BY CONSUMER
Status updated	Dec 2022		

**\$ Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	C	ND	C	C	C	-	-	-	-	-	-	-
2023	C	C	C	C	C	C	C	C	C	C	C	C

C Collection

ND No data for this period

- Data Unavailable

**Contact info**

Address **55 MONETTE PKWY STE  
100 SMITHFIELD,  
VA 23430**

Phone number **(757) 542-3501**

**Comments****Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act)**



## Disclaimer

### About your FICO® Score 8 or other FICO® Scores

Your FICO® Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

Base FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

### What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. Your lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO® Scores provided by us, or different scoring models to determine how you score.



## Public records

No public records reported.



## Inquiries

No Inquiries reported.



## Credit scores

### FICO® Score 8



Your score is well below the average score of U.S. consumers and demonstrates to lenders that you are a risky borrower.

## What's hurting

### – Negative items

- You have a serious delinquency or derogatory indicator, public record and/or collection on your credit report.
- Number of your accounts that were ever 60 days late or worse or have a derogatory indicator: 5 accounts
- Virtually no FICO High Achievers have a 60 days late payment or worse listed on their credit report.
- Number of collections on your credit report: 4 collections
- Virtually no FICO High Achievers have a public record or collection listed on their credit report.
- The presence of a serious delinquency or derogatory indicator and a derogatory public record (such as a bankruptcy) or collection is a powerful predictor of future payment risk. However, newer versions of the score including FICO® Score 9, FICO® Score 10, and FICO® Score 10 T only consider unpaid collections. Most collections, public records and delinquencies stay on the report for no more than seven years - though there are certain items that could remain longer. As these items age, they may have less impact on the FICO® Score. Satisfying the public record or paying off the collection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

### – Bad payment history

- You have one or more accounts showing missed payments or derogatory indicators.
- Number of your accounts with a missed payment or derogatory indicator: 6 accounts
- About 98% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.
- The presence of missed and late payments or derogatory indicators on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported. As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

### – Few accounts paid on time

- You have an insufficient number of accounts that are currently paid as agreed.
- Number of your accounts currently being paid as agreed: 0 accounts
- FICO High Achievers have an average of 6 accounts currently being paid as agreed.
- The FICO® Score considers the number of accounts showing on time payments. Generally, the higher the number reported the lower the risk. Compared to other people with a similar age of credit history, the number of accounts you have that are currently paid as agreed is low.

### – High credit usage

- You've made heavy use of your available revolving credit.

- Ratio of your revolving balances to your credit limits: 125%
- For FICO High Achievers, the average ratio of the revolving account balances to credit limits is less than 7%.
- The FICO® Score evaluates balances in relation to available credit on revolving accounts. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.



Prepared For

**NATASHA BERAN-SANDY**

Personal & confidential

Date generated: Aug 14, 2024

**At a glance**

**FICO® Score 8**

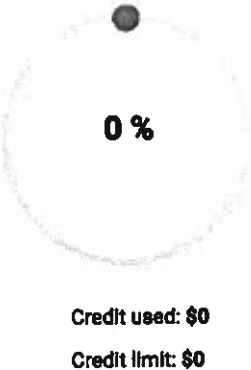
**499** FICO SCORE 8  
Experian data Aug 14, 2024



**Account summary**

Open accounts	0
Self-reported accounts	0
Accounts ever late	8
Closed accounts	0
Collections	4
Average account age	7 yrs 6 mos
Oldest account	9 yrs 2 mos

**Overall credit usage**



**Debt summary**

Credit card and credit line debt	\$0
Self-reported account balance	\$0
Loan debt	\$0
Collections debt	\$6,249
Total debt	\$6,249



## Personal information

**Name**  
**NATASHA BERAN-SANDY**

**Also known as**  
**SANDY NATASHA BERAN**  
**NATASHA BERAN SANDY**

**Generational Identifier**

**Year of birth**  
**1975**

**Addresses**  
**14711 130TH AVE**  
**JAMAICA, NY 11436-2332**

**120 BEACH 26TH ST APT 806**  
**FAR ROCKAWAY, NY 11691-**  
**2238**

**9402 VANDERVEER ST**  
**QUEENS VILLAGE, NY 11428-**  
**1731**

**Employers**  
**GRACE PLAZA**  
**BLUE LABEL REALTY CORP**

## Personal statements

**No Statement(s) present at this time**



## Open accounts

No open accounts reported.



## Closed accounts

### ACCEPTANCE NOW

Closed

#### Exceptional payment history

#### Account info

Account name	ACCEPTANCE NOW	Balance	-
Account number	R09595XXXXXXXXXXXXXXXXXXXX	Balance updated	-
Original creditor	-	Original balance	\$5,867
Company sold	-	Monthly payment	-
Account type	Rental	Last Payment Date	May 06, 2016
Date opened	Nov 05, 2015	Terms	36 Months
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	May 2016		

#### \$ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	✓	✓	✓	✓	us	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-	-	-	✓	✓

✓ Current / Terms met

CLS Closed

- Data Unavailable

#### Contact info

Address 5501 HEADQUARTERS DR  
PLANO,  
TX 75024

Phone number (888) 672-2411

#### Comments

-



Prepared For NATASHA BERAN-SANDY Data generated: Aug 14, 2024

**ACIMA DIGITAL FKA SIMP**

Closed

**Exceptional payment history** **Account info**

Account name	ACIMA DIGITAL FKA SIMP	Balance	-
Account number	112629XX	Balance updated	-
Original creditor	-	Original balance	\$1,975
Company sold	-	Monthly payment	-
Account type	Lease	Last Payment Date	Apr 28, 2023
Date opened	Apr 29, 2022	Terms	12 Months
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Apr 2023		

**\$ Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	cls	-	-	-	-	-	-	-	-
2022	-	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

cls Closed

- Data Unavailable

**Contact info**

Address 13907 S MINUTEMAN DR FL  
 DRAPER,  
 UT 84020

Phone number (801) 297-1982

**Comments**

-



Prepared For NATASHA BERAN-SANDY Data generated: Aug 14, 2024

CBNA

Closed

## Exceptional payment history

## Account info

Account name	CBNA	Balance	-
Account number	426937XXXXXXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$500
Company sold	-	Monthly payment	-
Account type	Credit card	Last Payment Date	Nov 29, 2017
Date opened	Aug 29, 2017	Highest balance	\$586
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Nov 2018	Your statement	-

## \$ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	cus	-
2017	-	-	-	-	-	-	-	-	✓	✓	✓	✓

✓ Current / Terms met

CLB Closed

• Data Unavailable

## Contact info

Address 50 NORTHWEST POINT  
ROAD ELK GROVE VILLAGE,  
IL 60007

Phone number -

## Comments

Account closed at consumer's request



Prepared For NATASHA BERAN-SANDY Date generated: Aug 14, 2024

**COMENITYBANK/VICTORIA**

Closed

**Exceptional payment history****Account info**

Account name	COMENITYBANK/VICTORIA	Balance	-
Account number	585637XXXXXXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$350
Company sold	-	Monthly payment	-
Account type	Charge Card	Last Payment Date	Oct 20, 2017
Date opened	Jun 24, 2015	Highest balance	\$364
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	May 2020	Your statement	-

**\$ Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	ND	CLS	-	-	-	-	-	-	-
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	-	-	-	-	-	-	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

ND No data for this period

CLS Closed

- Data Unavailable

**Contact info**

Address **PO BOX 182789  
COLUMBUS,  
OH 43218**

Phone number -

**Comments**

Account closed at credit grantor's request



Prepared For NATASHA BERAN-SANDY Date generated: Aug 14, 2024

**FREEDOM MORTGAGE CORP**

Closed

1 potentially negative month

**Account info**

Account name	<b>FREEDOM MORTGAGE CORP</b>	Balance	-
Account number	<b>125360XXX</b>	Balance updated	-
Original creditor	-	Original balance	<b>\$427,121</b>
Company sold	-	Monthly payment	-
Account type	<b>FHA Mortgage</b>	Last Payment Date	<b>Aug 24, 2022</b>
Date opened	<b>Mar 30, 2018</b>	Terms	<b>30 Years</b>
Open/closed	<b>Closed</b>	Responsibility	<b>Joint</b>
Status	<b>Paid, Closed.</b>	Your statement	<b>**CONSUMER STATEMENT** ITEM IN DISPUTE BY CONSUMER</b>
Status updated	<b>Aug 2022</b>		

**\$ Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	180	180	180	180	180	180	180	FS	-	-	-	-
2021	-	-	-	-	-	-	180	180	180	180	180	180

FS Foreclosure proceedings started

180 Past due 180 days

- Data Unavailable

**Contact info**

Address **951 W YAMATO RD STE 175  
BOCA RATON,  
FL 33431**

Phone number **(800) 220-3333**

**Comments**

-



Prepared For NATASHA BERAN-SANDY Date generated: Aug 14, 2024

**GM FINANCIAL**

Closed

9 late payments

**Account Info**

Account name	GM FINANCIAL	Balance	-
Account number	456988XXX	Balance updated	-
Original creditor	GM FINANCIAL	Original balance	\$27,698
Company sold	-	Monthly payment	-
Account type	Auto Loan	Last Payment Date	Jul 19, 2021
Date opened	Jun 06, 2015	Terms	74 Months
Open/closed	Closed	Responsibility	Joint
Status	Paid, Closed.	Your statement	**CONSUMER STATEMENT** ITEM IN DISPUTE BY CONSUMER
Status updated	Aug 2021		

**\$ Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	30	✓	30	30	30	30	CLS	-	-	-	-
2020	✓	30	ND	ND	ND	ND	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	30	60	✓	✓	✓	✓	✓	30
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	-	-	-	-	-	-	✓	✓	✓	✓	✓	✓

✓ On-time / Terms met

ND No data for this period

CLS Closed

30 Past due 30 days

60 Past due 60 days

- Data Unavailable

**Contact Info**

Address **PO BOX 181145  
ARLINGTON,  
TX 76096**

Phone number **(800) 284-2271**

**Comments**

-



Prepared For NATASHA BERAN-SANDY Date generated: Aug 14, 2024

**HOMEBRIDGE FINANCIAL I**

Closed

3 late payments

**Account Info**

Account name	HOMEBRIDGE FINANCIAL I	Balance	-
Account number	11XXXX	Balance updated	-
Original creditor	-	Original balance	\$427,121
Company sold	-	Monthly payment	-
Account type	FHA Mortgage	Last Payment Date	Dec 01, 2018
Date opened	Mar 30, 2018	Terms	2 Years
Open/closed	Closed	Responsibility	Joint
Status	Transferred,closed.	Your statement	**CONSUMER STATEMENT** ITEM IN DISPUTE BY CONSUMER
Status updated	Feb 2019		

**Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	30	30	-	-	-	-	-	-	-	-	-	-
2018	-	-	-	-	✓	✓	✓	✓	30	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

• Data Unavailable

**Contact info**

Address 112 TOWNPARK DR NW STE  
3 KENNESAW,  
GA 30144

Phone number (678) 385-7600

**Comments**

Account closed due to transfer



Prepared For NATASHA BERAN-SANDY Date generated: Aug 14, 2024

**HOMEBRIDGE FINANCIAL S**

Closed

6 late payments

**Account info**

Account name	HOMEBRIDGE FINANCIAL S	Balance	-
Account number	300008XXXXXX	Balance updated	-
Original creditor	-	Original balance	\$427,121
Company sold	-	Monthly payment	-
Account type	FHA Mortgage	Last Payment Date	Sep 30, 2019
Date opened	Mar 30, 2018	Terms	30 Years
Open/closed	Closed	Responsibility	Joint
Status	Transferred,closed.	Your statement	**CONSUMER STATEMENT** ITEM IN DISPUTE BY CONSUMER
Status updated	Apr 2021		

**\$ Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	180	180	180	180	-	-	-	-	-	-	-	-
2020	150	180	180	180	180	180	180	180	180	180	180	180
2019	-	-	-	✓	ND	30	60	60	90	ND	120	120

✓ Current / Terms met

ND No data for this period

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

180 Past due 180 days

- Data Unavailable

**Contact info**

Address **PO BOX 77404 EWING,  
NJ 08628**

Phone number **(866) 913-2951**

**Comments****Transferred to another lender**



Prepared For NATASHA BERAN-SANDY Date generated: Aug 14, 2024

MACYS/CBNA

\$368

63 potentially negative months

Closed

### Account info

Account name	MACYS/CBNA	Balance	\$368
Account number	603534XXXXXXXXXX	Balance updated	Jul 31, 2024
Original creditor	-	Credit limit	\$100
Company sold	-	Monthly payment	-
Account type	Charge Card	Last Payment Date	Oct 20, 2017
Date opened	Jul 23, 2015	Past due amount	\$368
Open/closed	Closed	Highest balance	\$1,082
Status	Account charged off. \$368 written off. \$368 past due as of Jul 2024.	Terms	-
Status updated	Sep 2019	Responsibility	Individual
		Your statement	**CONSUMER STATEMENT** ITEM IN DISPUTE BY CONSUMER

### \$ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	CO	CO	CO	CO	CO	CO	CO	-	-	-	-	-
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2020	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2019	✓	✓	30	60	90	120	150	180	CO	CO	CO	CO
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	-	-	-	-	-	-	-	✓	✓	✓	✓	✓

✓ Current / Terms met

CO Charge off

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

180 Past due 180 days

- Data Unavailable

### Contact info

Address **PO BOX 8218 MASON,  
OH 45040**

Phone number **(800) 243-6552**

### Comments

Account closed at credit grantor's request



Prepared For NATASHA BERAN-SANDY Date generated: Aug 14, 2024

## TD BANK USA/TARGETCRED

Closed

## Exceptional payment history

☐ Account info

Account name	TD BANK USA/TARGETCRED	Balance	-
Account number	585975XXXXXXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$800
Company sold	-	Monthly payment	-
Account type	Credit card	Last Payment Date	May 10, 2016
Date opened	Dec 10, 2015	Highest balance	\$300
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Jul 2017	Your statement	-

☐ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CLS Closed

• Data Unavailable

☐ Contact info

Address PO BOX 673 MINNEAPOLIS,  
MN 55440

Phone number (888) 755-5856

☐ Comments

Closed due to inactivity



Prepared For NATASHA BERAN-SANDY Date generated: Aug 14, 2024

**WFBNA CARD****\$3,258****54 potentially negative months****Closed** **Account Info**

Account name	WFBNA CARD	Balance	\$3,258
Account number	577442XXXXXXXXXX	Balance updated	Jul 31, 2024
Original creditor	-	Credit limit	\$2,800
Company sold	-	Monthly payment	-
Account type	Charge Card	Last Payment Date	Dec 10, 2018
Date opened	Nov 13, 2015	Past due amount	\$3,258
Open/closed	Closed	Highest balance	\$3,258
Status	Account charged off. \$3,258 written off. \$3,258 past due as of Jul 2024.	Terms	-
Status updated	Feb 2020	Responsibility	Individual
		Your statement	**CONSUMER STATEMENT** Y ITEM DISPUTED BY CONSUMER

**\$ Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	CO	CO	CO	CO	CO	CO	CO	-	-	-	-	-
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2020	-	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO

CO Charge off

- Data Unavailable

**Contact Info**

Address **PO BOX 393 MINNEAPOLIS,  
MN 55480**

Phone number **(856) 000-0000**

**Comments**

**Account closed at credit grantor's request**

**Completed investigation of FCRA dispute - consumer disagrees**



Prepared For NATASHA BERAN-SANDY Date generated: Aug 14, 2024

## Collection accounts

### CAVALRY PORTFOLIO SERV

\$5,064

Original creditor: CITIBANK

#### Account info

Account name	CAVALRY PORTFOLIO SERV	Balance	\$5,064
Account number	214643XX	Balance updated	Jul 01, 2024
Original creditor	CITIBANK	Original balance	\$4,498
Company sold	-	Monthly payment	-
Account type	Collection	Past due amount	\$5,064
Date opened	Aug 23, 2019	Terms	1 Month
Status	Collection account. \$5,064 past due as of Jul 2024.	Responsibility	Individual
Status updated	Aug 2019	Your statement	**CONSUMER STATEMENT** ITEM IN DISPUTE BY CONSUMER

#### \$ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	C	C	C	C	C	C	C	-	-	-	-	-
2023	C	C	C	C	C	C	C	C	C	C	C	C
2022	C	C	C	C	C	C	ND	C	C	C	C	C
2021	C	C	C	C	C	C	C	C	C	C	C	C
2020	C	C	C	C	C	C	C	C	C	C	C	C
2019	-	-	-	-	-	-	-	-	C	C	C	C

C Collection

ND No data for this period

- Data Unavailable

#### Contact info

Address 1 AMERICAN LN STE 220  
GREENWICH,  
CT 06831

Phone number (800) 501-0909

#### Comments

Account Information disputed by consumer (Meets requirement of the Fair Credit Reporting Act)



Prepared For NATASHA BERAN-SANDY Date generated: Aug 14, 2024

**NATIONAL RECOVERY AGEN****\$464**Original creditor: **NATIONAL GRID NY****Account info**

Account name	<b>NATIONAL RECOVERY AGEN</b>	Balance	<b>\$464</b>
Account number	<b>441769XX</b>	Balance updated	<b>Aug 05, 2024</b>
Original creditor	<b>NATIONAL GRID NY</b>	Original balance	<b>\$464</b>
Company sold	-	Monthly payment	-
Account type	<b>Collection</b>	Past due amount	<b>\$464</b>
Date opened	<b>Jan 01, 2024</b>	Terms	<b>1 Month</b>
Status	<b>Collection account. \$464 past due as of Aug 2024.</b>	Responsibility	<b>Individual</b>
Status updated	<b>Jan 2024</b>	Your statement	-

**\$ Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	C	C	C	-	-	-	-

C Collection

- Data Unavailable

**Contact info**

Address **2491 PAXTON ST  
HARRISBURG,  
PA 17111**

Phone number **(800) 773-4503**

**Comments**

-



Prepared For NATASHA BERAN-SANDY Date generated: Aug 14, 2024

**PORTFOLIO RECOV ASSOC****\$434**Original creditor: **CAPITAL ONE BANK USA N.A.****Account info**

Account name	<b>PORTFOLIO RECOV ASSOC</b>	Balance	<b>\$434</b>
Account number	<b>517805XXXXXXXXXX</b>	Balance updated	<b>Aug 02, 2024</b>
Original creditor	<b>CAPITAL ONE BANK USA N.A.</b>	Original balance	<b>\$434</b>
Company sold	<b>-</b>	Monthly payment	<b>-</b>
Account type	<b>Debt Buyer</b>	Past due amount	<b>\$434</b>
Date opened	<b>Nov 25, 2020</b>	Terms	<b>1 Month</b>
Status	<b>Collection account. \$434 past due as of Aug 2024.</b>	Responsibility	<b>Individual</b>
Status updated	<b>Nov 2020</b>	Your statement	<b>**CONSUMER STATEMENT** ITEM IN DISPUTE BY CONSUMER</b>

**\$ Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	C	C	C	C	C	C	C	C	-	-	-	-
2023	C	C	C	C	C	C	C	C	C	C	C	C
2022	C	C	C	C	C	C	C	C	C	C	C	C
2021	-	-	-	C	C	C	C	C	C	C	C	C

C Collection

• Data Unavailable

**Contact info**

Address **120 CORPORATE DRIVE  
NORFOLK,  
VA 23513**

Phone number **(757) 519-9300**

**Comments****Completed investigation of FCRA dispute - consumer disagrees**



Prepared For NATASHA BERAN-SANDY Date generated: Aug 14, 2024

VANCE &amp; HUFFMAN LLC

\$287

Original creditor: TEMPOE LLC

☒ Account info

Account name	VANCE & HUFFMAN LLC	Balance	\$287
Account number	MA1757XX	Balance updated	Jul 22, 2024
Original creditor	TEMPOE LLC	Original balance	\$287
Company sold	-	Monthly payment	-
Account type	Collection	Terms	1 Month
Date opened	Dec 15, 2022	Responsibility	Individual
Status	Collection account.	Your statement	**CONSUMER STATEMENT** Y ITEM DISPUTED BY CONSUMER
Status updated	Dec 2022		

☒ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	C	ND	C	C	C	C	C	-	-	-	-	-
2023	C	C	C	C	C	C	C	C	C	C	C	C

C Collection

ND No data for this period

- Data Unavailable

☒ Contact info

Address 55 MONETTE PKWY STE  
100 SMITHFIELD,  
VA 23430

Phone number (757) 542-3501

☒ Comments

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act)



## Public records

No public records reported.



Prepared For NATASHA BERAN-SANDY Date generated: Aug 14, 2024

## Inquiries

No inquiries reported.



## Credit scores

### FICO® Score 8



Your score is well below the average score of U.S. consumers and demonstrates to lenders that you are a risky borrower.

### What's hurting

#### – Negative Items

- You have a serious delinquency or derogatory indicator, public record and/or collection on your credit report.
- Number of your accounts that were ever 60 days late or worse or have a derogatory indicator: 5 accounts
- Virtually no FICO High Achievers have a 60 days late payment or worse listed on their credit report.
- Number of collections on your credit report: 4 collections
- Virtually no FICO High Achievers have a public record or collection listed on their credit report.
- The presence of a serious delinquency or derogatory indicator and a derogatory public record (such as a bankruptcy) or collection is a powerful predictor of future payment risk. However, newer versions of the score including FICO® Score 9, FICO® Score 10, and FICO® Score 10 T only consider unpaid collections. Most collections, public records and delinquencies stay on the report for no more than seven years - though there are certain items that could remain longer. As these items age, they may have less impact on the FICO® Score. Satisfying the public record or paying off the collection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

#### – Bad payment history

- You have one or more accounts showing missed payments or derogatory indicators.
- Number of your accounts with a missed payment or derogatory indicator: 6 accounts
- About 98% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.
- The presence of missed and late payments or derogatory indicators on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported. As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

#### – Few accounts paid on time

- You have an insufficient number of accounts that are currently paid as agreed.
- Number of your accounts currently being paid as agreed: 0 accounts
- FICO High Achievers have an average of 6 accounts currently being paid as agreed.
- The FICO® Score considers the number of accounts showing on time payments. Generally, the higher the number reported the lower the risk. Compared to other people with a similar age of credit history, the number of accounts you have that are currently paid as agreed is low.

#### – High credit usage

- You've made heavy use of your available revolving credit.

- Ratio of your revolving balances to your credit limits: 125%
- For FICO High Achievers, the average ratio of the revolving account balances to credit limits is less than 7%.
- The FICO® Score evaluates balances in relation to available credit on revolving accounts. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.



## Disclaimer

### About your FICO® Score 8 or other FICO® Scores

Your FICO® Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

Base FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

### What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. Your lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO® Scores provided by us, or different scoring models to determine how you score.



Prepared For

**NATASHA BERAN-SANDY**

Personal & confidential

Date generated: Nov 29, 2024

## At a glance

### FICO® Score 8

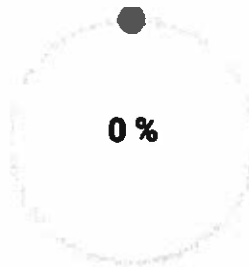
**513** FICO SCORE 8  
Experian data Nov 29, 2024



### Account summary

Open accounts	0
Self-reported accounts	0
Accounts ever late	6
Closed accounts	0
Collections	2
Average account age	7 yrs 9 mos
Oldest account	9 yrs 5 mos

### Overall credit usage



Credit used: \$0

Credit limit: \$0

### Debt summary

Credit card and credit line debt	\$0
Self-reported account balance	\$0
Loan debt	\$0
Collections debt	\$898
Total debt	\$898



## Personal information

**Name**  
**NATASHA BERAN-SANDY**

**Also known as**  
**SANDY NATASHA BERAN**  
**NATASHA BERAN SANDY**

**Generational Identifier**  
**-**

**Year of birth**  
**1975**

**Addresses**  
**14711 130TH AVE**  
**JAMAICA, NY 11436-2332**

**120 BEACH 26TH ST APT 806**  
**FAR ROCKAWAY, NY 11691-**  
**2238**

**9402 VANDERVEER ST**  
**QUEENS VILLAGE, NY 11428-**  
**1731**

**Employers**  
**GRACE PLAZA**  
**BLUE LABEL REALTY CORP**

### Personal statements

**No Statement(s) present at this time**



## Open accounts

No open accounts reported.



## Closed accounts

### ACCEPTANCE NOW

Closed

#### Exceptional payment history

#### Account info

Account name	ACCEPTANCE NOW	Balance	-
Account number	R09595XXXXXXXXXXXXXXXXXXXX	Balance updated	-
Original creditor	-	Original balance	\$5,867
Company sold	-	Monthly payment	-
Account type	Rental	Last Payment Date	May 06, 2016
Date opened	Nov 05, 2015	Terms	36 Months
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	May 2016		

#### \$ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	✓	✓	✓	✓	cls	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-	-	-	✓	✓

✓ Current / Terms met

cls Closed

- Data Unavailable

#### ✉ Contact info

Address 5501 HEADQUARTERS DR  
PLANO,  
TX 75024

Phone number (888) 672-2411

#### 💬 Comments

-



Prepared For NATASHA BERAN-SANDY Date generated: Nov 29, 2024

**ACIMA DIGITAL FKA SIMP**

Closed

**Exceptional payment history** **Account info**

Account name	ACIMA DIGITAL FKA SIMP	Balance	-
Account number	112629XX	Balance updated	-
Original creditor	-	Original balance	\$1,975
Company sold	-	Monthly payment	-
Account type	Lease	Last Payment Date	Apr 28, 2023
Date opened	Apr 29, 2022	Terms	12 Months
Open/closed	Closed	Responsibility	Individual
Status	Paid, Closed/Never late.	Your statement	-
Status updated	Apr 2023		

**Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	cls	-	-	-	-	-	-	-	-
2022	-	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

cls Closed

- Data Unavailable

**Contact info**

Address **13907 S MINUTEMAN DR FL  
DRAPER,  
UT 84020**

Phone number **(801) 297-1982**

**Comments**

-



Prepared For NATASHA BERAN-SANDY Date generated: Nov 29, 2024

CBNA

Closed

## Exceptional payment history

## Account info

Account name	CBNA	Balance	-
Account number	426937XXXXXXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$500
Company sold	-	Monthly payment	-
Account type	Credit card	Last Payment Date	Nov 29, 2017
Date opened	Aug 29, 2017	Highest balance	\$586
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Nov 2018	Your statement	-

## \$ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	-	-	-	-	-	-	-	-	✓	✓	✓	✓

✓ Current / Terms met

CLB Closed

• Data Unavailable

## Contact info

Address 50 NORTHWEST POINT  
ROAD ELK GROVE VILLAGE,  
IL 60007

Phone number -

## Comments

Account closed at consumer's request



Prepared For NATASHA BERAN-SANDY Date generated: Nov 29, 2024

COMENITYBANK/VICTORIA

Closed

## Exceptional payment history

## Account Info

Account name	COMENITYBANK/VICTORIA	Balance	-
Account number	585637XXXXXXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$350
Company sold	-	Monthly payment	-
Account type	Charge Card	Last Payment Date	Oct 20, 2017
Date opened	Jun 24, 2015	Highest balance	\$364
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	May 2020	Your statement	-

## \$ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	ND	CLS	-	-	-	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	-	-	-	-	-	-	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

ND No data for this period

CLS Closed

- Data Unavailable

## Contact info

Address PO BOX 182789  
COLUMBUS,  
OH 43218

Phone number -

## Comments

Account closed at credit grantor's request



Prepared For NATASHA BERAN-SANDY Date generated: Nov 29, 2024

**FREEDOM MORTGAGE CORP**

Closed

1 potentially negative month

**Account Info**

Account name	<b>FREEDOM MORTGAGE CORP</b>	Balance	-
Account number	<b>125360XXX</b>	Balance updated	-
Original creditor	-	Original balance	<b>\$427,121</b>
Company sold	-	Monthly payment	-
Account type	<b>FHA Mortgage</b>	Last Payment Date	<b>Aug 24, 2022</b>
Date opened	<b>Mar 30, 2018</b>	Terms	<b>30 Years</b>
Open/closed	<b>Closed</b>	Responsibility	<b>Joint</b>
Status	<b>Paid, Closed.</b>	Your statement	<b>**CONSUMER STATEMENT** ITEM IN DISPUTE BY CONSUMER</b>
Status updated	<b>Aug 2022</b>		

**\$ Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	180	180	180	180	180	180	180	R	-	-	-	-
2021	-	-	-	-	-	-	180	180	180	180	180	180

R Repossession

180 Past due 180 days

- Data Unavailable

**Contact Info**

Address **951 W YAMATO RD STE 175  
BOCA RATON,  
FL 33431**

Phone number **(800) 220-3333**

**Comments**

-



Prepared For NATASHA BERAN-SANDY Date generated: Nov 29, 2024

**GM FINANCIAL**

Closed

9 late payments

**Account info**

Account name	GM FINANCIAL	Balance	-
Account number	456988XXX	Balance updated	-
Original creditor	GM FINANCIAL	Original balance	\$27,698
Company sold	-	Monthly payment	-
Account type	Auto Loan	Last Payment Date	Jul 19, 2021
Date opened	Jun 06, 2015	Terms	74 Months
Open/closed	Closed	Responsibility	Joint
Status	Paid, Closed.	Your statement	**CONSUMER STATEMENT** ITEM IN DISPUTE BY CONSUMER
Status updated	Aug 2021		

**\$ Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	30	✓	30	30	30	30	cls	-	-	-	-
2020	✓	30	ND	ND	ND	ND	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	30	60	✓	✓	✓	✓	✓	30
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	-	-	-	-	-	-	-	-	✓	✓	✓	✓

✓ Current / Terms met

ND No data for this period

CLS Closed

30 Past due 30 days

60 Past due 60 days

- Data Unavailable

**Contact info**

Address **PO BOX 181145**  
**ARLINGTON,**  
**TX 76096**

Phone number **(800) 284-2271**

**Comments**

-



Prepared For NATASHA BERAN-SANDY Date generated: Nov 29, 2024

**HOMEBRIDGE FINANCIAL I**

Closed

3 late payments

**Account info**

Account name	HOMEBRIDGE FINANCIAL I	Balance	-
Account number	11XXXX	Balance updated	-
Original creditor	-	Original balance	\$427,121
Company sold	-	Monthly payment	-
Account type	FHA Mortgage	Last Payment Date	Dec 01, 2018
Date opened	Mar 30, 2018	Terms	2 Years
Open/closed	Closed	Responsibility	Joint
Status	Transferred,closed.	Your statement	**CONSUMER STATEMENT** ITEM IN DISPUTE BY CONSUMER
Status updated	Feb 2019		

**\$ Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	30	30	-	-	-	-	-	-	-	-	-	-
2018	-	-	-	-	✓	✓	✓	✓	30	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

- Data Unavailable

**Contact info**

Address                   **112 TOWNPARK DR NW STE  
3 KENNESAW,  
GA 30144**

Phone number           **(678) 385-7600**

**Comments**

Account closed due to transfer



Prepared For NATASHA BERAN-SANDY Date generated: Nov 29, 2024

**HOMEBRIDGE FINANCIAL S**

6 late payments

Closed

**Account Info**

Account name	<b>HOMEBRIDGE FINANCIAL S</b>	Balance	-
Account number	<b>300008XXXXXX</b>	Balance updated	-
Original creditor	-	Original balance	<b>\$427,121</b>
Company sold	-	Monthly payment	-
Account type	<b>FHA Mortgage</b>	Last Payment Date	<b>Sep 30, 2019</b>
Date opened	<b>Mar 30, 2018</b>	Terms	<b>30 Years</b>
Open/closed	<b>Closed</b>	Responsibility	<b>Joint</b>
Status	<b>Transferred,closed.</b>	Your statement	<b>**CONSUMER STATEMENT** ITEM IN DISPUTE BY CONSUMER</b>
Status updated	<b>Apr 2021</b>		

**\$ Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	180	180	180	180	-	-	-	-	-	-	-	-
2020	150	180	180	180	180	180	180	180	180	180	180	180
2019	-	-	-	✓	ND	30	60	60	90	ND	120	120

✓ Current / Terms met	ND No data for this period	30 Past due 30 days
60 Past due 60 days	90 Past due 90 days	120 Past due 120 days
150 Past due 150 days	180 Past due 180 days	- Data Unavailable

**Contact Info**

Address **PO BOX 77404 EWING,  
NJ 08628**

Phone number **(866) 913-2951**

**Comments****Transferred to another lender**



Prepared For NATASHA BERAN-SANDY Date generated: Nov 29, 2024

MACYS/CBNA

\$368

66 potentially negative months

Closed

☒ Account Info

Account name	MACYS/CBNA	Balance	\$368
Account number	603534XXXXXXXXXX	Balance updated	Oct 31, 2024
Original creditor	-	Credit limit	\$100
Company sold	-	Monthly payment	-
Account type	Charge Card	Last Payment Date	Oct 20, 2017
Date opened	Jul 23, 2015	Past due amount	\$368
Open/closed	Closed	Highest balance	\$1,082
Status	Account charged off. \$368 written off. \$368 past due as of Oct 2024.	Terms	-
Status updated	Sep 2019	Responsibility	Individual
		Your statement	**CONSUMER STATEMENT** ITEM IN DISPUTE BY CONSUMER

☒ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	-	-
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2020	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2019	✓	✓	30	60	90	120	150	180	CO	CO	CO	CO
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	-	-	-	-	-	-	-	-	-	-	✓	✓

✓ Current / Terms met

CO Charge off

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

180 Past due 180 days

- Data Unavailable

☒ Contact Info

Address **PO BOX 8218 MASON,  
OH 45040**

Phone number **(800) 243-6552**

☒ Comments

Account closed at credit grantor's request



Prepared For NATASHA BERAN-SANDY Date generated: Nov 29, 2024

TD BANK USA/TARGETCRED

Closed

Exceptional payment history

#### Account info

Account name	TD BANK USA/TARGETCRED	Balance	-
Account number	585975XXXXXXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$800
Company sold	-	Monthly payment	-
Account type	Credit card	Last Payment Date	May 10, 2016
Date opened	Dec 10, 2015	Highest balance	\$300
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Jul 2017	Your statement	-

#### \$ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	✓	✓	✓	✓	as	-	-	-	-	-
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Term met

CLB Closed

- Data Unavailable

#### Contact info

Address PO BOX 673 MINNEAPOLIS,  
MN 55440

Phone number (888) 755-5856

#### Comments

Closed due to inactivity



Prepared For NATASHA BERAN-SANDY Date generated: Nov 29, 2024

**WFBNA CARD****\$3,258****70 potentially negative months****Closed****Account Info**

Account name	<b>WFBNA CARD</b>	Balance	<b>\$3,258</b>
Account number	<b>577442XXXXXXXXXX</b>	Balance updated	<b>Oct 31, 2024</b>
Original creditor	-	Credit limit	<b>\$2,800</b>
Company sold	-	Monthly payment	-
Account type	<b>Charge Card</b>	Last Payment Date	<b>Dec 10, 2018</b>
Date opened	<b>Nov 13, 2015</b>	Past due amount	<b>\$3,258</b>
Open/closed	<b>Closed</b>	Highest balance	<b>\$3,258</b>
Status	<b>Account charged off. \$3,258 written off. \$3,258 past due as of Oct 2024.</b>	Terms	-
Status updated	<b>May 2019</b>	Responsibility	<b>Individual</b>
		Your statement	<b>**CONSUMER STATEMENT** ITEM IN DISPUTE BY CONSUMER</b>

**\$ Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	-	-
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2020	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2019	ND	90	120	150	CO	CO	CO	CO	CO	CO	CO	CO
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	30	✓	30
2017	-	-	-	-	-	-	-	-	-	-	✓	✓

✓ Current / Terms met

CO Charge off

ND No data for this period

30 Past due 30 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

- Data Unavailable

**Contact Info**

Address **PO BOX 393 MINNEAPOLIS,  
MN 55480**

Phone number **(856) 000-0000**

**Comments**

**Account closed at credit grantor's request**

**Completed investigation of FCRA dispute - consumer disagrees**



Prepared For NATASHA BERAN-SANDY Date generated: Nov 29, 2024

## Collection accounts

### NATIONAL RECOVERY AGEN

Original creditor: NATIONAL GRID NY

\$464

#### Account Info

Account name	NATIONAL RECOVERY AGEN	Balance	\$464
Account number	441769XX	Balance updated	Nov 02, 2024
Original creditor	NATIONAL GRID NY	Original balance	\$464
Company sold	-	Monthly payment	-
Account type	Collection	Past due amount	\$464
Date opened	Jan 01, 2024	Terms	1 Month
Status	Collection account. \$464 past due as of Nov 2024.	Responsibility	Individual
Status updated	Jan 2024	Your statement	-

#### \$ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	C	C	C	C	C	C	-

C Collection

- Data Unavailable

#### Contact Info

Address 2491 PAXTON ST  
HARRISBURG,  
PA 17111

Phone number (800) 773-4503

#### Comments

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act)



Prepared For NATASHA BERAN-SANDY Date generated: Nov 29, 2024

**PORTFOLIO RECOV ASSOC****\$434**

Original creditor: CAPITAL ONE BANK USA N.A.

**Account info**

Account name	<b>PORTFOLIO RECOV ASSOC</b>	Balance	<b>\$434</b>
Account number	<b>517805XXXXXXXXXX</b>	Balance updated	<b>Nov 25, 2024</b>
Original creditor	<b>CAPITAL ONE BANK USA N.A.</b>	Original balance	<b>\$434</b>
Company sold	<b>-</b>	Monthly payment	<b>-</b>
Account type	<b>Debt Buyer</b>	Past due amount	<b>\$434</b>
Date opened	<b>Nov 25, 2020</b>	Terms	<b>1 Month</b>
Status	<b>Collection account. \$434 past due as of Nov 2024.</b>	Responsibility	<b>Individual</b>
Status updated	<b>Nov 2020</b>	Your statement	<b>**CONSUMER STATEMENT** ITEM IN DISPUTE BY CONSUMER</b>

**\$ Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	C	C	C	C	C	C	C	C	C	C	C	-
2023	C	C	C	C	C	C	C	C	C	C	C	C
2022	C	C	C	C	C	C	C	C	C	C	C	C
2021	-	-	C	C	C	C	C	C	C	C	C	C

C Collection

- Data Unavailable

**Contact info**

Address **120 CORPORATE DRIVE  
NORFOLK,  
VA 23513**

Phone number **(757) 519-9300**

**Comments****Completed investigation of FCRA dispute - consumer disagrees**



## Public records

No public records reported.



## Inquiries

No inquiries reported.



## Credit scores

### FICO® Score 8



Your score is well below the average score of U.S. consumers and demonstrates to lenders that you are a risky borrower.

## What's hurting

### – Negative items

- You have a serious delinquency or derogatory indicator, public record and/or collection on your credit report.
- Number of your accounts that were ever 60 days late or worse or have a derogatory indicator: 5 accounts
- Virtually no FICO High Achievers have a 60 days late payment or worse listed on their credit report.
- Number of collections on your credit report: 2 collections
- Virtually no FICO High Achievers have a public record or collection listed on their credit report.
- The presence of a serious delinquency or derogatory indicator and a derogatory public record (such as a bankruptcy) or collection is a powerful predictor of future payment risk. However, newer versions of the score including FICO® Score 9, FICO® Score 10, and FICO® Score 10 T only consider unpaid collections. Most collections, public records and delinquencies stay on the report for no more than seven years - though there are certain items that could remain longer. As these items age, they may have less impact on the FICO® Score. Satisfying the public record or paying off the collection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

### – Bad payment history

- You have one or more accounts showing missed payments or derogatory indicators.
- Number of your accounts with a missed payment or derogatory indicator: 6 accounts
- About 98% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.
- The presence of missed and late payments or derogatory indicators on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported. As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

### – Few accounts paid on time

- You have an insufficient number of accounts that are currently paid as agreed.
- Number of your accounts currently being paid as agreed: 0 accounts
- FICO High Achievers have an average of 6 accounts currently being paid as agreed.
- The FICO® Score considers the number of accounts showing on time payments. Generally, the higher the number reported the lower the risk. Compared to other people with a similar age of credit history, the number of accounts you have that are currently paid as agreed is low.

### – High credit usage

- You've made heavy use of your available revolving credit.

- Ratio of your revolving balances to your credit limits: 125%
- For FICO High Achievers, the average ratio of the revolving account balances to credit limits is less than 7%.
- The FICO® Score evaluates balances in relation to available credit on revolving accounts. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.



## Disclaimer

### About your FICO® Score 8 or other FICO® Scores

Your FICO® Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

Base FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

### What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. Your lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO® Scores provided by us, or different scoring models to determine how you score.